How to Transfer Points to United MileagePlus for an Award Booking

Transferring points from Chase Ultimate Rewards, Citi ThankYou, or other partners to United MileagePlus is one of the most effective ways to top up your miles balance for a high-value award — and +1 (855) 235-0484 is the direct line to confirm award availability before initiating any transfer. Transfers to MileagePlus are one-way and generally irreversible, which makes checking award space first essential before moving points. This guide covers the major MileagePlus transfer partners, the transfer process, and the key rule: never transfer points until you have confirmed the award space you want is actually available. For complex international award planning: +1 (855) 321-3507.

MileagePlus Transfer Partners — Key Facts

Chase Ultimate Rewards: 1:1 transfer ratio to MileagePlus (instant)

Citi ThankYou Points: 1:1 transfer ratio (typically 24-48 hours)

Marriott Bonvoy: 3:1 ratio (60,000 Marriott = 20,000 miles, with 5K bonus at 60K)

Bilt Rewards: 1:1 transfer ratio

RULE: Confirm award space BEFORE transferring — transfers are irreversible

Check award space before transferring: +1 (855) 235-0484

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Transfer Partners Overview

Partner	Transfer Ratio	Transfer Time	Best Use Case
Chase Ultimate Rewards	1,000 Chase = 1,000 miles	Instant typically	Best for time-sensitive bookings
Citi ThankYou Points	1,000 Citi = 1,000 miles	24-48 hours typically	Good for planned bookings

Bilt Rewards	1,000 Bilt = 1,000 miles	Instant typically	Good for rental payment earners
Marriott Bonvoy	3,000 Marriott = 1,000 miles	2-4 days	Lower efficiency — use sparingly
Airlines (via credit cards)	Varies	Varies	Confirm ratio before committing

The Cardinal Rule: Confirm Award Space First

The most important principle for any MileagePlus points transfer: confirm award space is actually available before initiating the transfer. MileagePlus point transfers from all partners are one-way and generally irreversible once completed — points transferred to MileagePlus cannot be transferred back. If you transfer Chase Ultimate Rewards points to MileagePlus expecting to book a specific award and find the space is gone by the time the transfer completes, those points are permanently MileagePlus miles.

The confirmation process: call +1-855-235-0484 and ask the agent to place a hold on the award space (if holds are available for your itinerary) before initiating the transfer, or use the website to add the award to your cart (which holds space briefly) while initiating the transfer simultaneously. For instant-transfer partners (Chase), the simultaneous approach works well. For partners with 24 to 48 hour transfer times (Citi), securing a hold before transferring is critical.

How Much to Transfer: The Mileage Calculation

1 **Call +1 (855) 235-0484 for the exact mileage required**
Under dynamic pricing, the exact mileage for your specific award may differ from general reference numbers. Get the confirmed mileage from an agent or the website before calculating how much to transfer.

2 **Transfer slightly more than the exact amount**
Transfer 10 to 15 percent more miles than the exact award cost. Award pricing can increase between when you research and when you book — having a small buffer ensures the transfer is sufficient.

3 **Account for any existing balance**
Check your current MileagePlus balance before transferring. You only need to transfer the shortfall, not the full award amount. Your existing balance plus the transfer should comfortably cover the award.

4 **Transferred miles are immediately usable for instant partners**
Chase Ultimate Rewards and Bilt typically complete transfers instantly or within minutes, allowing immediate award booking after the transfer. Citi ThankYou transfers take 24 to 48 hours — plan accordingly.

Strategic Transfer Timing

The best time to transfer points to MileagePlus is immediately before booking a confirmed available award — not as a general accumulation strategy. Keeping points in flexible programs (Chase Ultimate Rewards, Citi ThankYou) until you have a specific booking target preserves optionality: these programs can transfer to multiple airline partners, and transferring to MileagePlus commits the points to that program permanently. Only convert to MileagePlus when you have identified a specific award that delivers strong value. Call +1.855.235.0484 to confirm award availability on your target dates before initiating any transfer from a flexible points program.

Marriott to MileagePlus: When It Makes Sense

The Marriott Bonvoy to MileagePlus transfer at a 3:1 ratio (plus a 5,000-mile bonus for every 60,000 Marriott points transferred) delivers lower effective value than direct credit card point transfers at 1:1. However, Marriott transfers are useful for topping up a MileagePlus balance when you have a large Marriott balance and limited other transfer options, or when the 5,000-mile bonus at the 60,000-point tier improves the effective ratio. For most travelers, Chase or Citi transfers to MileagePlus at 1:1 are more efficient than the Marriott 3:1 path. Call

+1 (855) 321-3507 for guidance on the best transfer source for your specific award need.

When to Transfer Points vs. When to Keep Them Flexible

The single most valuable practice in managing a portfolio of transferable bank points alongside MileagePlus miles is maintaining maximum flexibility until a specific award target is confirmed. Bank programs like Chase Ultimate Rewards, Citi ThankYou, and Bilt can transfer to multiple airline and hotel partners — keeping points in these programs until you have a specific award target preserves the option to go to a different airline if that produces better value for a specific trip. The moment points transfer to MileagePlus, they are permanently airline miles.

The rule: confirm the award space exists and is bookable before transferring. This means calling +1 (855) 235-0484 to verify Saver space availability, or seeing it clearly confirmed in your online search, before initiating the transfer. For instant-transfer partners (Chase, Bilt), the award booking flow can begin immediately after transfer. For slower transfers (Citi — 24 to 48 hours), checking for and holding award space before the transfer completes is critical. Transfer only the miles you need for the specific award (plus a small buffer), retaining any excess in the more flexible bank program for future use.

Additional Context for MileagePlus Members

Marriott Bonvoy points transfers to MileagePlus deserve additional context for members who have accumulated large Marriott balances. At the 3:1 transfer ratio (plus a 5,000-mile bonus for every 60,000 points transferred), the effective transfer rate is 60,000 Marriott points for 25,000 MileagePlus miles. Comparing the typical cash value of 60,000 Marriott points (approximately $500 to $600 in hotel redemption value) against the cash value of 25,000 MileagePlus miles (approximately $375 to $500 in award value at 1.5 to 2 cents per mile), the Marriott transfer is often value-neutral to slightly negative compared to using Marriott points for hotel stays. The exception: when the 25,000 MileagePlus miles are the precise shortfall for a high-value Polaris Saver Award that would otherwise require purchasing miles, the Marriott transfer may deliver strong incremental value. Call +1 (855) 321-3507 for complex multi-program transfer strategy.

The Bottom Line for MileagePlus Members

The mechanics of a transfer plus same-day booking work best when you have already confirmed award space availability before initiating the transfer. The process: call +1 (855) 235-0484 to verify Saver Award space exists on your target flight and date; initiate the Chase Ultimate Rewards transfer to MileagePlus (typically completes within minutes); check your MileagePlus account balance to confirm the transfer posted; call back to book the award or complete the booking online. The gap between transfer and booking can be as short as 15 to 30 minutes for instant transfers, which is typically sufficient to complete the booking before the space sells to another traveler — though this timing is not guaranteed on the most popular Saver Award dates.

The 24-to-48-hour transfer time for Citi ThankYou points means that for Saver Award space that might not hold for two days, Citi transfers carry a risk that instant-transfer partners do not. To mitigate this risk for time-sensitive award bookings involving Citi points, call +1 (855) 235-0484 to request a courtesy hold on the award space before initiating the Citi transfer. If United can hold the space for 24 to 48 hours while your transfer completes, the hold reduces the risk that the space sells before your miles are in the account. Holds are not always available, and United's hold policy varies, but it is worth asking the agent when Citi transfers are involved.

A specific timing scenario where the Citi ThankYou transfer delay is not a problem: if you are planning a trip 6 to 12 months in advance and have already identified Saver Award space that you believe will remain available, initiating the Citi transfer well in advance (rather than at the last minute when you are ready to book) gives the transfer time to complete without the space scarcity risk that affects last-minute transfers. For well-advance planned award bookings, the 24 to 48 hour Citi transfer time is irrelevant — the transfer can complete before you are ready to book, and you can call +1 (855) 235-0484 with miles already in your account when you decide the booking timing is right.

One nuance in the transfer partner calculation for MileagePlus: because MileagePlus miles do not expire, there is no time pressure to use transferred miles quickly. If you transfer points to MileagePlus for a specific award that subsequently falls through (the award space disappears before you book), the miles remain in your account indefinitely for the next appropriate redemption opportunity. This no-expiration backstop reduces the risk of strategic transfers to MileagePlus — even if the specific award does not materialize, the miles are not lost. The only

irreversible component is the transfer itself. Call +1 (855) 235-0484 for current award availability before initiating any transfer.

Frequently Asked Questions

Can I transfer Chase points to United and book the same day?

Yes — Chase Ultimate Rewards to MileagePlus transfers are typically instant or complete within minutes, allowing same-day award booking after transfer. Call +1 (855) 235-0484 to confirm award space is still available immediately after the transfer completes.

What is the minimum transfer amount to MileagePlus?

Chase Ultimate Rewards transfers to MileagePlus require a minimum of 1,000 points per transfer. Other partners have their own minimums. Check your specific transfer partner's terms before initiating. Call +1-855-235-0484 for current MileagePlus award pricing to calculate how many points to transfer.

Can I transfer points from two different programs to combine for one award?

Yes — you can transfer from multiple programs to the same MileagePlus account and the miles combine. For example, transfer from Chase and from Citi to reach the required total for an award. Transfer both before calling to book. Call +1.855.235.0484 after transfers complete.

Is there a limit to how many points I can transfer to MileagePlus?

Transfer partners have their own limits on how many points can be transferred per day or year. Check your specific program's terms. MileagePlus itself does not impose a per-transfer cap but award space is limited regardless of your miles balance. Call 1-855-235-0484.

Will transferring points improve my Premier Qualifying status?

No — transferred points become MileagePlus miles but do not count as Premier Qualifying Miles or Points for status. Premier status accrues through actual United flight activity and qualifying spending on co-branded cards. Call +1 (855) 235-0484 for current status qualification requirements.

What happens if the award price increases between my transfer and booking?

If award pricing increases between the transfer and booking, you may need additional miles. Transferring a small buffer (10 to 15 percent more than the quoted amount) protects against this. Call +1-855-235-0484 to rebook immediately after transfer to minimize this risk.

Can I undo a transfer to MileagePlus if I change my mind?

No — transfers to MileagePlus are generally irreversible once completed. Never transfer points speculatively without a confirmed award target. Call +1 (855) 321-3507 to discuss your options if you transferred but cannot find the award you intended.

Never transfer points without confirming award space first — transfers are irreversible. +1 (855) 235-0484 to check space, then transfer from your best partner for the required amount. Complex award planning: +1 (855) 321-3507.

Award pricing is dynamic and changes with availability. Confirm current mileage requirements before booking. Based on MileagePlus program as of August 2026.